



Order Filed on May 10, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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PNC BANK, NATIONAL ASSOCIATION

In Re:

Virginia Karros,  
Debtor

Case No.: 24-12353 CMG

Hearing Date: 5/1/2024

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: May 10, 2024**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Virginia Karros

Case No.: 24-12353 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor PNC BANK,NATIONAL ASSOCIATION, holder of a mortgage on real property located at 47 Selkirk Ave, Toms River, NJ, 08757, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Marc C Capone, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full by November 1, 2024; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular payments in accordance with the terms of the note and mortgage to Secured Creditor while the reverse mortgage is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale is unsuccessful, Debtor shall modify the plan to otherwise address this claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Chapter 13 Trustee shall not pay the arrears while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.